### Homeowners

(Refer to page 15 of the Texas Personal Lines Manual.)

#### **VI. RATING RULES**

### N. Mandatory Roof Covering Credits

Update the following table as follows with the addition of territory 16S:

Territory	Class 1 Credit	Class 2 Credit	Class 3 Credit	Class 4 Credit
9				
9	1%	2%	3%	4%
1, 8, 10, 11	2%	4%	5%	7%
7	4%	8%	12%	15%
5, 6, 13, 14, 17	4%	9%	13%	17%
2, 4	6%	12%	17%	23%
12, 16C, 16S, 19C, 19N	7%	14%	21%	28%
3	9%	17%	26%	34%
15C, 15N, 16N, 18, 20	9%	17%	26%	35%

(Refer to page 30 of the Texas Personal Lines Manual.)

### **VIII. PROPERTY PROTECTION PROGRAM**

### D. Rating Rules

2. Exclusion of Coverage, Endorsement No. (PPP) HO-700.

Update the following table as follows with the addition of territory 16S:

Vandalism and Malicious Mischief Premium Chart					
Territories	Premium Reduction				
1	\$12.00				
11	11.00				
2, 3, and 14	5.00				
5, 6, 8, 18, and 19N	4.00				
4, 7, 9, 10, 15N, 16N, and 20	3.00				
13, 17, and 19C	2.00				
12, 15C, 16C, and 16S	1.00				

### **Dwelling**

(Refer to page11 of the Texas Personal Lines Manual.)

### VI. RATING RULES

### K. Mandatory Roof Covering Credits

Update the following table as follows with the addition of territory 16S:

Territory	Class 1 Credit	Class 2 Credit	Class 3 Credit	Class 4 Credit
9	3%	5%	8%	11%
1, 8, 10, 11	4%	5%	9%	13%
5, 6, 13	10%	15%	25%	36%
2, 4, 14	11%	16%	27%	38%
7, 12, 15C	12%	18%	30%	42%
3, 15N, 16C, 16S, 16N, 17, 18, 19C, 19N, 20	13%	20%	33%	46%

# Example of HO-140 Premium Reduction for Homeowners Policy with Optinal Large Deductible Example #3c

Assumptions:	НО-В	Brick Veneer	Territory 9	PPC 6	Flex +5%		
Assumptions.	по-в	Drick verieer	remory 9	FFC 0	Flex +5%		
Coverage A (Dwelling Coverage B (Person	•						\$100,000 60,000
Deductible Clause 1							2%
Deductible Clause 2							2%
HO-101 (Replacement HO-135 (Increased		iction - Building Laws)					Attached 10%
Base Premium	000001000000000000000000000000000000000	balang Lawa)					\$239.000
Protection/Construct	tion Factor					х	1.100
							\$262.900
		creased Coverage B)				х	4.886
Basic Benchmark Pl Flex Factor	remium					Y	\$1,284.529 1.05
Basic Premium						^	1,349
Deductible Clause 1		December 1				+	- (4.40)
Deductible Clause 2 HO-101 (5% of Basi		Premium)				+ +	(148) 67
HO-135 (6% of Basi						+	81
Total Premium			Basis Bususians B				1,349
			Basic Premium R	eduction			Damanal
				Dwelling			Personal Property
Dwelling Extended (	Coverage Prem	ium Chart	_	\$165.00			\$35.00
Dwelling Extended (	Coverage Territ	ory Multiplier	x	2.312		х	2.278
Subtotal				\$381.480			\$79.730
Flex (HO-B Flex)			x	1.05		x	1.05
Gross Premium				\$400.554			\$83.717
Dwelling and Conte	nts Combined				\$484.271		
HO-140 (Primary Re					x 0.98		
Indicated Reduction 70% of Basic Prem		mium			\$475 \$944		
		mium (min. of previous	two lines)		\$475		
Gross Premium			Replacement Cost	\$400.554			\$83.717
Replacement Cost S	Surcharge		x	0.05		x	0.05
Subtotal			_	20.028			4.186
Dwelling and Conte	nts Combined				\$24.214		
HO-140 (Primary Re	esidence) Facto	r			x 0.98	_	
	•	ent Cost Endorsemen	t		\$24	Ŋ	
70% of Replaceme		sement t Endorsement (min. o	f provious two lines		\$47 \$24		
Freillulli Reductio	ii oi Kepi. Cos	t Endorsement (mm. o	previous two lines	)	\$24	빈	
		Increased Cos	t of Construction -	Building Laws Re	eduction		
Gross Premium							\$400.554
Increased Cost of C	onstruction - Bu	uilding Laws				x	0.06
Subtotal HO-140 (Primary Re	esidence) Facto	r				х	\$24.033 0.98
		Cost of Construction-	Building Law			^	\$24
		uction-Building Laws			• "		\$57
Premium Reductio	n of Increased	Cost of Construction-	Building Laws (min	imum of previous	2 lines)		\$24
B . B=			th HO-140 Attached	t			
Basic Premium (Bas Deductible Clause 1		remium Reduction)				+	\$874 -
Deductible Clause 2	•					+	(148)
		arge - Premium Reduction				+	43
,	Cost of Constru	ıction - Building Laws - F	remium Reduction)			+	57 \$826
Total Premium							\$826

### Texas Personal Lines Machine Letter

### Example of HO-140 Premium Reduction for Homeowners Policy Example #3d

Assumptions:	НО-В	Brick Veneer	Territory 9	PPC 6	Flex +5%				
Coverage A (Dwelli Coverage B (Perso									\$100,000 60,000
Deductible Clause									\$250
Deductible Clause 2 HO-101 (Replacem									\$250 Attached
HO-135 (Increased Base Premium	Cost of Constru	ction - Building Laws)							10% \$239.000
Protection/Construc	tion Factor							x	1.100
									\$262.900
Amount of Insuranc		creased Coverage B)						х	4.886
Flex Factor	remium							х	\$1,284.529 1.05
Basic Premium	1 (Evaluded)							+	1,349
Deductible Clause 2  Deductible Clause 2	,	Premium)						+	202
HO-101 (5% of Bas								+	67
HO-135 (6% of Bas Total Premium	ic Premium)								81 <b>1,699</b>
			Bas	ic Premium Redu	ction				<u> </u>
					D				Personal
Dwelling Extended	Coverage Prem	ium Chart			Dwelling \$165.00				Property \$35.00
Dwelling Extended	Coverage Territ	ory Multiplier		x	2.312			х	2.278
Subtotal					\$381.480				\$79.730
Flex (HO-B Flex) Gross Premium				x	1.05 \$400.554			х	1.05 \$83.717
	nto Combined				φ+00.554		£404 074		ψου.7 17
Dwelling and Conte HO-140 (Primary R		r				x	\$484.271 0.98		
Indicated Reduction		emium				\$	475		
70% of Basic Pren Premium Reduction		emium (min. of previous	s two lines)			\$ \$	944 475		
		, ,	•						
Gross Premium			Repla	cement Cost Rec	s400.554				\$83.717
Replacement Cost	Surcharge			x	0.05			х	0.05
Subtotal					20.028				4.186
Dwelling and Conte HO-140 (Primary R		r				х	\$24.214 0.98		
		nent Cost Endorsement				\$	24		
70% of Replaceme	ent Cost Endor	sement				\$	47		
Premium Reduction	on of Repl. Cos	t Endorsement (min. of	previous two lines	)		\$	24		
		1	ncreased Cost of C	onstruction - Buil	ding Laws Reduc	tion			
Gross Premium									\$400.554
Increased Cost of C	construction - Bu	ilding Laws						x	0.06
Subtotal HO-140 (Primary R	esidence) Facto	ır						x	\$24.033 0.98
		Cost of Construction-	Building Law						\$24
		uction-Building Laws I Cost of Construction-	Ruilding Laws (min	imum of previous	2 lines)				\$57 \$24
i remium Reduction	on or moreasec	oost of construction-	bulluling Laws (IIIIII	mum or previous	Z iiie3)				ΨΣΨ
Pacia Promium /Pa	oio Promium - P		eowners with HO-14	40 Attached					874
Basic Premium (Ba Deductible Clause		remain Neudellon)						+	-
Deductible Clause 2		orgo Bromium Bodu-ti						+	202
		arge - Premium Reductior action - Building Laws - Pr						+	43 57
Total Premium									1,176

Example based on rates effective November 1, 2001

## EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN A DWELLING Example #5

Assumptions: HO-BT Dwelling Brick Veneer Territory 9 Flex -5% Protection Class 6

Coverage B (Personal Property)		
		\$20,000
Deductible Clause 3 HO-101 (Replacement Cost)		\$100 Attached
Tenant Base Rate		\$34.000
Protection/Construction Factor	x	1.100
		\$37.400
Amount of Insurance Factor	x	
		\$57.222
Basic Benchmark Premium		\$57.222
Flex	x	0.95
		\$54.361
Basic Premium (Rounded)		\$54
Deductible Clause 3 (18% of Basic Premium) HO-101 (15% of Basic Premium)	+	10 8
,		
Total Premium  Basic Premium Reduction		\$72
Dasic Fremium Reduction		
Extended Coverage Premium Chart 1B		\$12
Contents Extended Coverage Territory Multiplier	x	2.278
Subtotal		\$27.336
Flex (HO-BT Flex)	x	0.95
Gross Premium		\$25.969
HO-140B (Primary Residence) Factor	х	0.96
Indicated Reduction of Basic Premium		\$25
70% of Basic Premium		\$38
Premium Reduction of Basic Premium (min. of previous two lines)		\$25
Deductible Clause 3 Reduction		
Gross Premium		\$25 969
Gross Premium Deductible Adjustment (Dwelling Section)	x	\$25.969 0.08
Deductible Adjustment (Dwelling Section)	x	0.08
Deductible Adjustment (Dwelling Section) Subtotal		0.08 \$2.078
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor	x	\$2.078 0.96
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount		0.08 \$2.078
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3		\$2.078 0.96 \$2
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount		\$2.078 0.96 \$2 \$7
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction		\$2.078 0.96 \$2 \$7 \$2
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium	x	\$2.078 0.96 \$2 \$7 \$2 \$2 \$2
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction		\$2.078 0.96 \$2 \$7 \$2
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$25.969 0.15 \$3.895
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor	x	\$2.078 0.96 \$2 \$7 \$2 \$25.969 0.15 \$3.895 0.96
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$25.969 0.15 \$3.895
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement 70% of Replacement Cost Endorsement	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96 \$4 \$6
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement 70% of Replacement Cost Endorsement Premium Reduction of Replacement Cost  Homeowners-Tenant with HO-140B Attached	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96 \$4 \$6 <b>\$4</b>
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement 70% of Replacement Cost Endorsement Premium Reduction of Replacement Cost  Homeowners-Tenant with HO-140B Attached  Basic Premium (Basic Premium - Premium Reduction)	xx	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96 \$4 \$6 <b>\$4</b>
Deductible Adjustment (Dwelling Section)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement 70% of Replacement Cost Endorsement Premium Reduction of Replacement Cost  Homeowners-Tenant with HO-140B Attached	x	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96 \$4 \$6 <b>\$4</b>
Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Deductible Clause 3 70% of Deductible Clause 3 amount Premium Reduction of Ded. Clause 3 (min. of previous two lines)  Replacement Cost Reduction  Gross Premium Replacement Cost Surcharge (End No. HO-101)  Subtotal HO-140B (Primary Residence) Factor Indicated Reduction of Replacement Cost Endorsement 70% of Replacement Cost Endorsement Premium Reduction of Replacement Cost  Homeowners-Tenant with HO-140B Attached  Basic Premium (Basic Premium - Premium Reduction) Deductible Clause 3 (Deductible Clause 3 - Premium Reduction)	xx	\$2.078 0.96 \$2 \$7 <b>\$2</b> \$7 <b>\$2</b> \$25.969 0.15 \$3.895 0.96 \$4 \$6 <b>\$4</b>

Example based on rates effective November 1, 2001

### EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN AN APARTMENT Example #6

Assumptions: HO-BT Apartment Brick Veneer Territory 9 Flex +20% Protection Class 6

O D (D I D I )		005.000
Coverage B (Personal Property)  Deductible Clause 3		\$25,000 \$100
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$48.000
Protection/Construction Factor	x	1.100
		\$52.800
Amount of Insurance Factor	x	1.910
		\$100.848
Basic Benchmark Premium		\$100.848
Flex	x	
Basic Benchmark Premium		\$121.018
Basic Premium		\$121
Deductible Clause 3 (20% of Basic Premium) HO-101 (15% of Basic Premium)	+	24 18
· · · · · · · · · · · · · · · · · · ·	· <del>-</del>	
Total Premium  Basic Premium Reduction		\$163
		0.635
Extended Coverage Rate Chart (See Note Below) 50% of Building Rate	Х	0.50
Subtotal		0.318
Amount of Coverage / 100	х	250
Subtotal		\$79.500
Flex (HO-BT Flex)	х	1.20
Gross Premium		\$95.400
HO-140B (Primary Residence) Factor	x	0.96
Indicated Reduction of Basic Premium		\$92
70% of Basic Premium  Premium Reduction of Homeowners Basic Premium (min. of previous two lines)		\$85 <b>\$85</b>
Deductible Clause 3 Reduction		700
Deductible reduction does not apply to apartments, condominiums or other buildings.		
Replacement Cost Reduction		
Gross Premium		\$95.400
Replacement Cost Surcharge (End No. HO-101)	х	0.15
Subtotal		\$14.310
HO-140B (Primary Residence) Factor	х	0.96
Indicated Reduction of Replacement Cost Endorsement		\$14
70% of Replacement Cost Endorsement Premium Reduction of Replacement Cost (min. of previous two lines)		\$13 <b>\$13</b>
Homeowners-Tenant with HO-140B Attached		\$13
Basic Premium (Basic Premium - Premium Reduction)		\$36
Deductible Clause 3	+	აან 24
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	5
Total Premium		\$65

Example based on rates effective November 1, 2001

#### NOTE:

- 1. For Apartments and Condominiums:
  - a. If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - b. If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- 2. For Other Buildings:

Determine the rate table to be used from the TWIA General Index.

### EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HO-CON-B Example #7

Assumptions: HO-CON-B Condo Brick Veneer Territory 9 Flex -10% Protection Class 6

Coverage B (Personal Property)		\$50,000
Deductible Clause 3		\$250
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$45.000
Protection/Construction Factor	x	1.100
		\$49.500
Amount of Insurance Factor	x	3.850
		\$190.575
Basic Benchmark Premium		\$190.575
Flex	x	0.90
		\$171.518
Basic Premium (Rounded)		\$172
Deductible Clause 3 (5% of Basic Premium)	+	9
HO-101 (15% of Basic Premium)	+	26
Total Premium		\$207
Basic Premium Reduction		
Extended Coverage Rate Chart (See Note Below)		0.635
50% of Building Rate	x	0.50
Subtotal		0.318
Amount of Coverage / 100	x	500
Subtotal		\$159.000
Flex (HO-CON-B Flex)	x	0.90
Gross Premium		\$143,100
HO-140 (Primary Residence) Factor	x	0.96
Indicated Reduction of Basic Premium	\$	137
70% of Basic Premium	\$	120
Premium Reduction of Basic Premium (min. of previous two lines)	\$	120
Deductible Clause 3 Reduction		
Deductible reduction does not apply to apartments, condominiums or other build	ninge	

Deductible reduction does not apply to apartments, condominiums or other buildings.

Replacement Cost Reduction		
Gross Premium Replacement Cost Surcharge (End No. HO-101)	x	\$143.100 0.15
Subtotal HO-140 (Primary Residence) Factor	x	\$21.465 0.96
Indicated Reduction of Basic Premium 70% of Basic Premium Premium Reduction of Basic Premium (min. of previous two lines)	\$ \$ \$	21 18 18

### Homeowners-Condo with HO-140 Attached

Total Premium		\$69
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	8
Deductible Clause 3	+	9
Basic Premium (Basic Premium - Premium Reduction)		\$52

Example based on rates effective November 1, 2001

### NOTE:

- 1. For Apartments and Condominiums:
  - a. If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
  - b. If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
- 2. For Other Buildings:

Determine the rate table to be used from the TWIA General Index.

# **Summary of Territorial Rate Changes**

**Effective November 1, 2001** 

Zone	Territory	Description	Homeowners	Tenants	Extended Coverage	Additional Extended Coverage	Physical Loss Form
Seacoast	1	Harris	0.2%	-12.0%	12.8%	10.9%	-14.1%
Central North	2	Dallas	-3.9%	-12.1%	1.6%	15.3%	4.0%
Central North	3	Tarrant	-5.9%	-12.1%	-1.4%	14.7%	3.4%
Central North	4	Rockwall	-4.9%	-12.4%	4.5%	14.6%	1.5%
Central South	5	Bexar	8.7%	-14.5%	-0.3%	11.6%	11.5%
Central South	6	Travis	4.3%	-12.4%	2.6%	11.5%	6.3%
Central South	7	El Paso	-5.4%	-13.1%	0.6%	10.7%	3.6%
Seacoast	8	Galveston	-1.9%	-11.7%	18.4%	10.3%	-6.3%
Seacoast	9	Nueces	7.6%	-11.8%	18.4%	10.8%	-2.2%
Seacoast	10	Other First Tier	4.8%	-11.3%	18.4%	10.0%	-5.4%
Seacoast	11	Second Tier	4.2%	-11.4%	12.8%	10.2%	-8.5%
Central South	12	South - Mexican Boarder	-2.5%	-12.8%	2.2%	11.1%	5.1%
Central South	13	Surrounding Travis County	6.7%	-12.2%	1.8%	11.1%	4.9%
Central South	14	East Texas Central	6.8%	-12.0%	3.0%	11.3%	3.6%
Central South	15C	West Except El Paso	8.2%	-12.9%	4.4%	11.3%	6.2%
North/Northwest	15N	Northwest South	-1.1%	-8.0%	5.7%	4.1%	0.1%
Central North	16C	South West of Dallas County	-1.9%	-8.4%	5.5%	18.8%	6.5%
Central North	16S*	Waco	-11.4%	-17.2%	-4.7%	7.3%	-3.8%
Central North	16C Total	16C and 16S	-5.7%	-11.9%	1.4%	14.2%	2.4%
North/Northwest	16N	Northwest South East	4.3%	-7.9%	7.8%	3.8%	-0.8%
Central North	17	North East of Dallas County	-2.7%	-11.6%	6.1%	14.1%	1.4%
North/Northwest	18	Northwest Central	11.4%	-7.7%	10.5%	3.6%	-1.4%
Central North	19C	West/NW of Dallas County	2.6%	-12.0%	8.5%	14.3%	2.3%
North/Northwest	19N	Northwest Central East	4.1%	-7.9%	8.2%	3.9%	-0.9%
North/Northwest	20	Panhandle - North	-0.9%	-7.6%	3.6%	4.1%	0.1%
Statewide			0.6%	-12.1%	7.2%	11.3%	-1.3%

<sup>\* 16</sup>S - McLennan County from Territory 16C